

MISSION STATEMENT

To provide pre-paid telecommunications services to home and businesses in Illinois, Indiana, Michigan and Wisconsin with a very comprehensive customer service plan. Through very diverse marketing plan, which shall be explosive in their own right, we shall strategically align ourselves with one or two locations. By and through our strategic alliances and our aggressive advertisement program, we will inform potential ourselves to sign-up everyone who needs telephone service(s), but may not have qualified prior with our Incumbent Carrier (Ameritech/SBC).

We have designed a rather ingenious marketing strategy, which we strong believe will catapult our company's service base and growth. That strategy includes signing strategically located "Service Certers,; previously established businesses' with the location and ability to receive payments, registrations and advertise to high volumes of customers and potential customers, respectively. Coupling convenience and lower overhead expenses with multiple auxiliary sites.

A major concern is "Slamming" and the possibility of slamming accusations. We shall include specific procedures to combat it. Service will be our strength and in order to establish and maintain a lower turnover rate we will be ever conscious of switching service by data (computer entry) accident, through a performance matrix called "Switching Verification" (SV). Therewith, during telephoned switch requests, the Service representative will request specific information (i.e., name, social security number, address). The secondary Representative will verify the customer's name and address, and then ask the additional information (i.e., mother's maiden name and customer's place of birth (city and state).

When a customer requests their telecommunication services be switched by application, the information shall be verified after the information is put into the data base by a Service Quality Rep.

OFFICIAL FILE

I.C.C. DOCKET NO. 00-0563
Applicant's Exhibit No. B
Witness Bene
Date 2/7/01 Reporter _____

COMPANY PROFILE

U-TALK SERVICES COMPANY's, principle is Roderick Brown who has a degree in Finance and was formed for the sole purpose of conducting business as a pre-paid Telecommunication Reseller.

U-Talk has three officers that have options for 30% of company stock in eighteen months if projections are met.

The officers are Anita Reed who has a degree in Marketing, Michael Bunch has a degree in Business, and Annet Austin has a Business degree.

Experienced Management

U.T.S. has assembled a management team with experience and expertise in management, marketing, systems development, operations, and finance. The Company shall also employ professionals in the areas of regulation specialist, telecommunication logistics and management, service technicians and customer service representatives. As we grow, U.T.S. sees the possibility of franchising the markets outside the SBC Ameritech service market.

Duties

Anita Reed shall be responsible for daily sales, daily service usage, service increases and service center receipts. Her duties shall include managing and overseeing of accounting department; accounts receivables and payables, as well as the outsourcing of invoicing courier services and notices. Her more than 25 years of accounting qualifies her to run U-Talk's Accounting Department. Some of her experience includes managing the accounting departments of Northern Trust Bank, where her skills, practices, and order of operation was developed. Anita also assisted in the managed a major long distance telecommunication company's accounting department before moving on to manage 130 units for a rapidly growing real estate management company.

Michael Bunch a business graduate of Roosevelt University shall be responsible for day to day operations; managing 8-20 employees, maintaining operation projections, marketing and schedules and results, and accounting; billing, payments and receivables. He shall also be responsible for adjustment of policies and procedures, policy and procedure development. Establishment of rates, charges and fees for U-Talk's services and Service Centers. Rule and Regulations shall be his responsibility to manage. He currently is vice president of D.A.Q., Inc. a construction company. Late last year he negotiated a contract to rehab a minimum of fifteen (15) HUD properties with Hispanic Housing Development and Tropic Construction Corp. His responsibilities are review the estimator's Scope of Works, checking the estimate for plausibility. He negotiates the contract terms and conditions relative to required scope of work after locating sub-contractors to bid on specific areas, he then evaluates sub bids, drafts contracts for work to be performed. Scheduling the start and completion dates, calculate percentages of completion for payments.

Annet Austin shall be responsibility for System Operations, training, policy and procedure implementation and enforcement. She shall also be responsible for development of personnel hiring ratios, assignments, technology and computer equipment. Her bachelor of Business from Western Universtiy has assisted her in the

management of insurance accounts and in negotiating rates and policies for her commercial customers.

Roderick Brown shall be responsible for the financial shape of the Company; investing capital to facilitate growth and marketing dynamics. Thereto, he shall be responsible for setting up and implementing company and employees insurance programs. His Masters in Finance from Purdue University has proven useful in the management of Nationwide Insurance Agency where he underwrites insurance policies, manages three (3) staff members and the day to day operation of the insurance office.

Customer Billing and Payment Complaints

Payment

All payment related complaints begin in the Customer Service Department. Our Customer Rep. will attempt to resolve any complaint by referring to the customer's account information. If nothing is in error, and the customer is not satisfied with the findings a Customer Service Supervisor (currently our Annet Austin or Lynn Bunch) will discuss with the customer what payment have been posted to our database at that time. The Supervisor will offer two suggestions; if payment was made electronically at one of U-Talk's Service Centers, then the customer will be requested to produce the receipt generated at the Service Center. Secondly, if payment was mailed the Supervisor will refer to the Contract Terms which state how service interruption may occur if full payment is not received on the final due date. If our customer is not satisfied with the presentation of the facts, customer will be directed to contact the ICC regarding the complaint, and given the ICC's telephone number to the Complaint Department. If payment recording error is due to U-Talk's onus, our Supervisor will credit the customer's account, if the customer is no longer on the telephone, the supervisor will call the customer and apologize and explain the payment credit. That customer will have 20 calls on the month's period costs waved (free).

Billing

All bill related complaints begin in the Customer Service Department. Our Customer Rep. will attempt to resolve any complaint by referring to the customer's account information. If an error is not found, the same steps as for payment complaints will be followed.

If a billing error is found, our Customer Rep. will enter into the database the correction and a credit for the amount will be attached to the customer's next month's service. If the customer has made the payment before bring the billing error to our attention, the customer will be issued a check in the amount of the error. And our account manager's computer will flag that a credit has been made on an account. After review of the account, our supervisor will contact the customer and wave the cost of 20 calls for that month.

Disconnection in Error

Any customer's service that is temporarily disconnected in error will be reconnected at no charge to customer, as soon as Ameritech/SBC can flip the necessary switch. The manager will sign a letter to the disconnected customer and mail it to inform the customer that their service was disconnected in error and apologizing for the inconvenience, and offering 20 cost waived calls for the month.

If no resolution is possible the customer will be instructed to contact the ICC and given the ICC's telephone number to the Complaint Department.

As we grow in customer volume the complaints will most likely grow, and our response time will have to increase. However, our Policies and Procedures are as follows:

Customer complains about bills, payments, service connection time, or service disconnection, or service quality. Customer Rep.s will attempt to resolve any complaint within two (2) if it is an in-house issue, and four (4) hours if it is an Ameritech/SBC issue during which a Supervisor is made aware of the complaint and participates in the resolution.

If the issue is not resolved at that level, the Supervisor is informed that a resolution was not secured and the supervisor will contact the customer within three (3) hours. The procedure for resolution shall be applied, making every attempt at resolving all complaints.

If the customer is not satisfied by the supervisor's recommendations, that customer's file is passed on to an Officer who will contact the customer within three (3) hours to give any concession possible to resolve the issue. However, if the customer does not accept a reasonable solution proposed by the Office, they will instruct the customer of their right to contact the ICC Complaint Department and give the customer the Complaint Department's toll free telephone number.

In-House resolutions are processed and resolved within eight (8) hours. Out-Sourced complained issues are resolved within ten (10) hours.